

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re:           Becerra et al.                                  Confirmation No.: 4368  
Appl No.:       10/664,483                                  Group Art Unit: 3626  
Filed:           September 19, 2003                              Examiner: Cobanoglu, Dilek B.  
For:             SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND  
                 NON INSURANCE PRODUCTS

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

This is in response to the Office Action dated October 20, 2006, in which the Examiner has required restriction between Group I, namely Claims 1-9, 17, 19-27 and 29-30, and Group II, namely Claims 10-16. Applicant hereby provisionally elects without traverse to prosecute the claims of Group I (Claims 1-9, 17, 19-27 and 29-30) and expressly reserves the right to file divisional applications or take such other appropriate measures deemed necessary to protect the inventions in the remaining claims.

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

/Scott E. Brient/

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